

# Annual Open Enrollment

October 1, 2007 through October 31, 2007 (\*Agency Deadline: October 19, 2007)



## *Open Enrollment Highlights:*

- Agency Open-Enrollment Meetings held Tuesday, Oct. 2, Wednesday, Oct. 3, & Thursday, Oct. 4
- Benefit Fair scheduled for Wed. Oct. 10, 10:00 to 2:00
- Open enrollment changes effective January 1, 2008

## Health Insurance Benefit Enhancements & Changes

Blue Cross & Blue Shield and QualChoice are no longer active benefit coordinators for the ARHealth Plan. This year, members have the option of the ARHealth plan offered through both Health Advantage and NovaSys Health or the ARHealth High-deductible PPO plan offered exclusively by NovaSys Health. For plan changes, please refer to the *Summary of Benefits*.

### Benefit Enhancements include:

- ✓ Additional vaccines & immunizations have been added to the wellness benefits
- ✓ Co-insurance for out-patient rehabilitation services has been decreased from 20% to 10%
- ✓ New utilization and case management services will be provided by American Health Holding, Inc.
- ✓ Enhanced TMJ/TMD coverage provided
- ✓ Members are NOT required to select a primary care physician

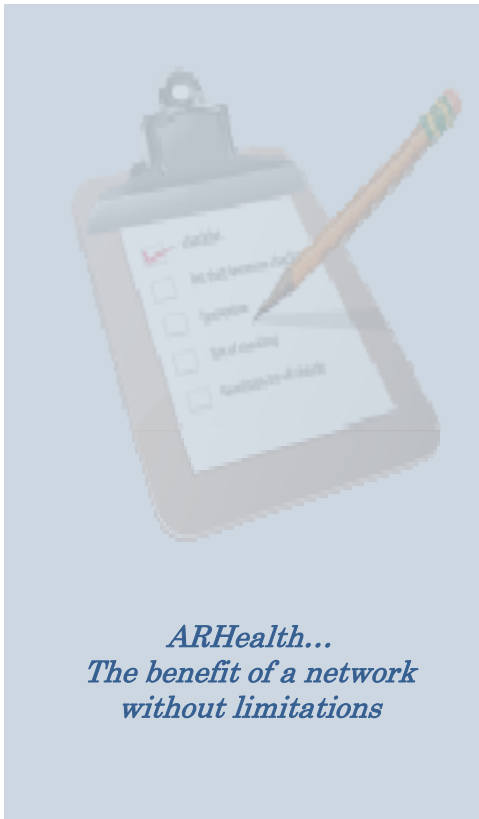


### Significant Benefit Changes include:

- Physician co-payments increased to \$ 25 and Specialist co-payments increased to \$ 35 for office visits
- Out-patient radiology services requires a \$ 250 co-payment along with a 10% coinsurance (does not apply to simple x-rays)
- Preventative services for dental and vision are NOT available under the ARHealth plan
- Coinsurance increased to 10% for many in-network services and to 40% for most out-of-network services
- Rx co-payments increased to \$30 (Tier II) and \$60 (Tier III)

*“With new rates, plan options, and benefit changes, it is more important than ever to think about your choices and make the right decision for both you and your family.”*





## What are the ARHealth & HD PPO Plans?

ARHealth offers a combination of the HMO, POS, and PPO plans that were previously offered. With expansive networks, members have the ability to access in-network providers across the state and the country.

Listed below are a few highlights of this plan (*refer to the Summary of Benefits for detailed services*):

- No deductible
- Co-pays are primary method of payment
- PCP not required
- No referrals needed
- Out of network coverage provided
- Case utilization management



The ARHealth HD PPO plan is an "HSA Qualified Health Plan" provided by NovaSys Health. Members have the option to open a health savings account and enjoy lower monthly premiums.

\*Employees that are interested in the high-deductible PPO plan should contact the HR Manager for further information on the savings account and plan details. This plan will be discussed in detail at the agency benefit meetings. Reps from NovaSys & Datapath will also be available at the fair to discuss the plan and HSA benefits.

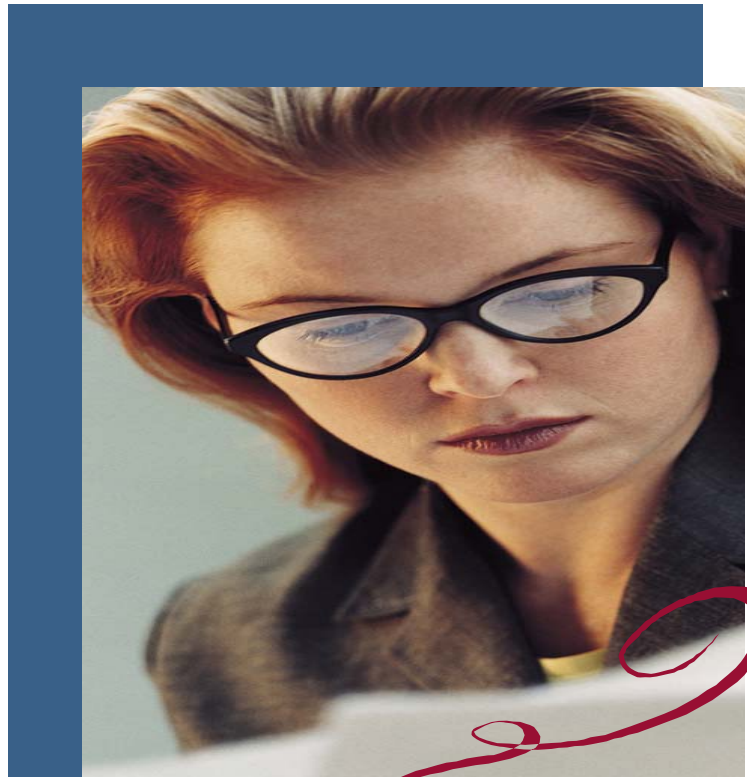
## Life Insurance Changes

Effective 1/1/2008, [Minnesota Life](#) will provide the Basic & Supplemental Group Term Life and AD&D insurance coverage.

- ✓ No lapse in coverage during the transition period
- ✓ No longer subject to salary limitations
- ✓ Lower monthly premiums
- ✓ Will preparation services available
- ✓ Beneficiary Financial Consulting
- ✓ Apply for up to \$250,000 in supplemental life and AD&D coverage
- ✓ Enhanced online self-service utilities

Refer to the life insurance monthly rates sheet for premium information.

\*The HR Staff will provide any special enrollment instructions to employees during the agency open enrollment meetings.



## How do I contact the HR Office & Staff?

### Email us at:

[hrsos@sos.arkansas.gov](mailto:hrsos@sos.arkansas.gov)

Ethel Whittaker  
Payroll Officer & HR Asst  
Phone: (501) 682-8682  
Fax: (501) 683-4080

Harmony Daniels  
Human Resource Manager  
Phone: (501) 683-0092  
Fax: (501) 683-4080

Karen Bailey  
Intern, Business & HR  
Phone (501) 683-5487

Visit our website to  
download open  
enrollment forms &  
information:

[http://www.sos.arkansas.gov/about\\_hr.html](http://www.sos.arkansas.gov/about_hr.html)

### Your HR Team:

Helping employees  
make informed decisions  
about benefit options

## Other Benefits & Coverage

Corphhealth provides Employee Assistance Program (EAP) services for state employees. For access to EAP services, contact 1-866-378-1645.

Other EAP programs include Balance, Nourish, Breathe, Relax, & Care for your Back. Information on these programs will be available at the agency meetings & Benefit Fair.

Voluntary products are available to all state employees whether you need dental, vision, or short-term disability insurance. For a complete list of voluntary products, services, and providers, visit the HR website or contact the HR Asst. Vendors will also be available for consultation at the Benefit Fair.



## What changes can I make during open enrollment?

Open enrollment is a time to carefully review your options and make an informed decision about next year's health plan.

During open enrollment you can:

- Enroll for the first time
- Add or drop dependents
- Change plans or providers
- Take the Health Risk Assessment to save money on your monthly premiums
- Enroll in a Medical or Dependent Care Spending Account (FSA)
- Enroll or Change Voluntary Insurance Coverage
- Apply for Additional Life Insurance
- Enroll in the 457b retirement plan

## What changes can I make during the plan year?

Employees can change their address during the plan year. In most cases, changes to dependent coverage can only be done during open enrollment. Adding and removing dependents during the plan year requires a valid family status change.

These types of changes generally involve one of the following circumstances:

- Marriage
- Divorce
- Birth of a new Child
- Loss of a Spouse
- Loss of other Group Health Insurance

Please contact your agency benefit administrator for special rules and enrollment deadlines.



# ARHealth & Wellness

## Don't miss your opportunity to take the Annual Health Risk Assessment!



### To complete the phone survey:

1. Call (800) 763-4674
2. Follow the voice prompts to log in
3. Answer questions about personal health
4. Obtain a personal wellness report
5. Save money on monthly premiums



Participation in the assessment is voluntary. All employees who have previously taken the survey must re-take the survey again during the month of October in order to receive a premium discount for the 2008 plan year.

Employees will receive a premium discount for participation. In addition, employees will receive a customized wellness report with suggestions and resources for improving health.

### To complete the survey online:

1. Go to [www.arbenefits.org](http://www.arbenefits.org) and click the option for Health Risk Assessment (HRA)
2. Log in using your social security number (no dashes) and date of birth (XX/XX/XXXX)
3. Answer questions about personal health
4. Obtain personal wellness report
5. Save money on monthly premiums



Each covered adult who completes the HRA will receive a \$10 monthly discount on health insurance premiums.

An additional \$ 10 discount may be given based on your overall wellness score on the following health behaviors: physical activity, body mass index, safety belt use, alcohol use, and tobacco use. Maximum savings per coverage tier include \$ 20 (Employee Only or Employee/Child (ren)) or \$ 40 (Employee/Spouse or Employee/Family).

## What do I need to do?



- Sign up to attend an agency benefit meeting
- Complete Benefit Confirmation Form for 2008
- Complete Life Insurance Beneficiary Online/Form
- Attend the Benefit Fair
- Take the Health Survey
- Submit Enrollment forms to the HR Office by Oct. 19<sup>th</sup>
- Submit new enrollment form for 2008 FSA plans
- Change, upgrade, or enroll for the first time in voluntary products



*Protecting  
what matters  
most...*